

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: LOPEZ, BONNIE J

LOPEZ, FRANCISCO M

§ Case No. 09-72973

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§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$79,444.00</u>	Assets Exempt: <u>\$59,012.00</u>
Total Distribution to Claimants: <u>\$4,351.72</u>	Claims Discharged Without Payment: <u>\$17,044.00</u>
Total Expenses of Administration: <u>\$2,126.02</u>	

3) Total gross receipts of \$ 13,218.25 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 6,740.51 (see **Exhibit 2**), yielded net receipts of \$6,477.74 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$20,432.00	\$14,252.32	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,126.02	2,126.02	2,126.02
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	19,680.00	4,351.72	4,351.72	4,351.72
TOTAL DISBURSEMENTS	\$40,112.00	\$20,730.06	\$6,477.74	\$6,477.74

4) This case was originally filed under Chapter 7 on July 17, 2009.
. The case was pending for 12 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/19/2010 By: /s/MEGAN G. HEEG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
INTERESTS IN INSURANCE POLICIES	1229-000	13,213.82
Interest Income	1270-000	4.43
TOTAL GROSS RECEIPTS		\$13,218.25

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
LOPEZ, BONNIE J	Dividend paid 100.00% on \$6,740.51; Claim# SURPLUS; Filed: \$6,740.51; Reference: 8200-000		6,740.51
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$6,740.51

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Sterling Federal Bank, F.S.B.	4110-000	15,010.00	14,252.32	0.00	0.00
Citi Financial	4110-000	500.00	N/A	N/A	0.00
U. S. Bank	4110-000	4,922.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$20,432.00	\$14,252.32	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	1,397.77	1,397.77	1,397.77
Ehrmann Gehlbach Badger & Lee	3110-000	N/A	720.00	720.00	720.00
Ehrmann Gehlbach Badger & Lee	3120-000	N/A	8.25	8.25	8.25
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	2,126.02	2,126.02	2,126.02

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Roundup Funding, LLC	7100-000	N/A	350.97	350.97	350.97
Roundup Funding, LLC	7990-000	N/A	1.32	1.32	1.32
Chase Bank USA, N.A.	7100-000	1,370.00	1,370.17	1,370.17	1,370.17
Chase Bank USA, N.A.	7990-000	0.00	5.14	5.14	5.14
Roundup Funding, LLC	7100-000	N/A	488.29	488.29	488.29
Roundup Funding, LLC	7990-000	N/A	1.83	1.83	1.83
FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	1,031.73	1,031.73	1,031.73
FIA CARD SERVICES, NA/BANK OF AMERICA	7990-000	N/A	3.87	3.87	3.87
GE Money Bank dba JCPENNEY CREDIT SERVICES	7100-000	717.00	490.00	490.00	490.00
GE Money Bank dba JCPENNEY CREDIT SERVICES	7990-000	0.00	1.84	1.84	1.84
GE Money Bank dba PAYPAL	7100-000	88.00	61.39	61.39	61.39
GE Money Bank dba PAYPAL	7990-000	0.00	0.23	0.23	0.23
GE Money Bank dba JCPENNEY CREDIT SERVICES	7100-000	N/A	82.05	82.05	82.05
GE Money Bank dba JCPENNEY CREDIT SERVICES	7990-000	N/A	0.31	0.31	0.31
Capital Recovery III LLC As Assignee of HSBC CARD	7100-000	461.00	460.85	460.85	460.85
Capital Recovery III LLC As Assignee of HSBC CARD	7990-000	0.00	1.73	1.73	1.73
In Charge Debt Solutions	7100-000	unknown	N/A	N/A	0.00
HSBC	7100-000	1,683.00	N/A	N/A	0.00

GEMB/JCP	7100-000	158.00	N/A	N/A	0.00
Gordon's	7100-000	117.00	N/A	N/A	0.00
HSBC Bergner's	7100-000	52.00	N/A	N/A	0.00
WFNNB Shop At Home Network	7100-000	240.00	N/A	N/A	0.00
Worldwide Assets	7100-000	1,800.00	N/A	N/A	0.00
West Assets Management	7100-000	271.00	N/A	N/A	0.00
Nicor Gas	7100-000	394.00	N/A	N/A	0.00
NCB Management Services Inc.	7100-000	1,725.00	N/A	N/A	0.00
NCO Financial Systems, Inc.	7100-000	412.00	N/A	N/A	0.00
Zales	7100-000	307.00	N/A	N/A	0.00
Eagle Recovery	7100-000	3,266.00	N/A	N/A	0.00
Capital One	7100-000	1,833.00	N/A	N/A	0.00
Blitt & Gaines, P.C. Attorneys At Law	7100-000	1,254.00	N/A	N/A	0.00
Bank Of America	7100-000	742.00	N/A	N/A	0.00
Bank Of America	7100-000	751.00	N/A	N/A	0.00
Asset Management	7100-000	1,648.00	N/A	N/A	0.00
Citi Financial	7100-000	391.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		19,680.00	4,351.72	4,351.72	4,351.72

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-72973

Trustee: (330490) MEGAN G. HEEG

Case Name: LOPEZ, BONNIE J
LOPEZ, FRANCISCO M

Filed (f) or Converted (c): 07/17/09 (f)

§341(a) Meeting Date: 08/14/09

Period Ending: 07/19/10

Claims Bar Date: 11/18/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Primary residence located at 609 11th Avenue, Ro	40,000.00	0.00	DA	0.00	FA
2 Financial accounts, financial institution shares	150.00	0.00	DA	0.00	FA
3 Household goods and furnishings	500.00	0.00	DA	0.00	FA
4 Household goods and furnishings	500.00	0.00	DA	0.00	FA
5 Wearing apparel	400.00	0.00	DA	0.00	FA
6 Furs and jewelry	100.00	0.00	DA	0.00	FA
7 IRA, ERISA, Keogh, pension, profit sharing plan	32,394.00	0.00	DA	0.00	FA
8 Autos, trucks, trailers, other vehicles, access.	400.00	0.00	DA	0.00	FA
9 Autos, trucks, trailers, other vehicles, access.	5,000.00	0.00	DA	0.00	FA
10 INTERESTS IN INSURANCE POLICIES (u) (F. Lopez, as beneficiary of deceased borther's insurance policy)	Unknown	13,213.82		13,213.82	FA
Int INTEREST (u)	Unknown	N/A		4.43	FA
11 Assets Totals (Excluding unknown values)	\$79,444.00	\$13,213.82		\$13,218.25	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 30, 2010

Current Projected Date Of Final Report (TFR): February 5, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72973

Case Name: LOPEZ, BONNIE J
LOPEZ, FRANCISCO M

Taxpayer ID #: **-***5961

Period Ending: 07/19/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****13-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/27/09	{10}	Francisco Lopez	proceeds from brother's insurance policy	1229-000	13,213.82		13,213.82
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		13,213.83
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.53		13,214.36
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.53		13,214.89
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.55		13,215.44
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.55		13,215.99
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.52		13,216.51
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.50		13,217.01
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.59		13,217.60
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.08		13,217.68
04/06/10		Wire out to BNYM account 9200*****1365	Wire out to BNYM account 9200*****1365	9999-000	-13,217.68		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-13,217.68	0.00	
Subtotal	13,217.68	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$13,217.68	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72973

Case Name: LOPEZ, BONNIE J
LOPEZ, FRANCISCO M

Taxpayer ID #: **-***5961

Period Ending: 07/19/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****13-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72973

Case Name: LOPEZ, BONNIE J
LOPEZ, FRANCISCO M

Taxpayer ID #: **-***5961

Period Ending: 07/19/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****13-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****1365	Wire in from JPMorgan Chase Bank, N.A. account *****1365	9999-000	13,217.68		13,217.68
04/27/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.57		13,218.25
04/27/10		To Account #9200*****1366	final distribution	9999-000		13,218.25	0.00

ACCOUNT TOTALS	13,218.25	13,218.25	\$0.00
Less: Bank Transfers	13,217.68	13,218.25	
Subtotal	0.57	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.57	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72973

Case Name: LOPEZ, BONNIE J
LOPEZ, FRANCISCO M

Taxpayer ID #: **-***5961

Period Ending: 07/19/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****13-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/27/10		From Account #9200*****1365	final distribution	9999-000	13,218.25		13,218.25
04/30/10	10101	MEGAN G. HEEG	Dividend paid 100.00% on \$1,397.77, Trustee Compensation; Reference:	2100-000		1,397.77	11,820.48
04/30/10	10102	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$720.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		720.00	11,100.48
04/30/10	10103	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$8.25, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		8.25	11,092.23
04/30/10	10104	Roundup Funding, LLC	Dividend paid 100.00% on \$350.97; Claim# 1; Filed: \$350.97; Reference:	7100-000		350.97	10,741.26
04/30/10	10105	Chase Bank USA, N.A.	Dividend paid 100.00% on \$1,370.17; Claim# 2; Filed: \$1,370.17; Reference: 4266-8410-5346-1644	7100-000		1,370.17	9,371.09
04/30/10	10106	Roundup Funding, LLC	Dividend paid 100.00% on \$488.29; Claim# 3; Filed: \$488.29; Reference:	7100-000		488.29	8,882.80
04/30/10	10107	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 100.00% on \$1,031.73; Claim# 4; Filed: \$1,031.73; Reference:	7100-000		1,031.73	7,851.07
04/30/10	10108	GE Money Bank dba JCPENNEY CREDIT SERVICES	Dividend paid 100.00% on \$490.00; Claim# 6; Filed: \$490.00; Reference: 2482119936	7100-000		490.00	7,361.07
04/30/10	10109	GE Money Bank dba PAYPAL	Dividend paid 100.00% on \$61.39; Claim# 7; Filed: \$61.39; Reference: 6044071008934446	7100-000		61.39	7,299.68
04/30/10	10110	GE Money Bank dba JCPENNEY CREDIT SERVICES	Dividend paid 100.00% on \$82.05; Claim# 8; Filed: \$82.05; Reference:	7100-000		82.05	7,217.63
04/30/10	10111	Capital Recovery III LLC As Assignee of HSBC CARD	Dividend paid 100.00% on \$460.85; Claim# 9; Filed: \$460.85; Reference: 5408-0100-3183-7434	7100-000		460.85	6,756.78
04/30/10	10112	Roundup Funding, LLC	Dividend paid 100.00% on \$1.32; Claim# 11; Filed: \$1.32; Reference:	7990-000		1.32	6,755.46
04/30/10	10113	Chase Bank USA, N.A.	Dividend paid 100.00% on \$5.14; Claim# 21; Filed: \$5.14; Reference: 4266-8410-5346-1644	7990-000		5.14	6,750.32
04/30/10	10114	Roundup Funding, LLC	Dividend paid 100.00% on \$1.83; Claim# 31; Filed: \$1.83; Reference:	7990-000		1.83	6,748.49
04/30/10	10115	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 100.00% on \$3.87; Claim# 41; Filed: \$3.87; Reference:	7990-000		3.87	6,744.62
04/30/10	10116	GE Money Bank dba JCPENNEY CREDIT SERVICES	Dividend paid 100.00% on \$1.84; Claim# 61; Filed: \$1.84; Reference: 2482119936	7990-000		1.84	6,742.78
04/30/10	10117	GE Money Bank dba PAYPAL	Dividend paid 100.00% on \$0.23; Claim# 71; Filed: \$0.23; Reference: 6044071008934446	7990-000		0.23	6,742.55
04/30/10	10118	GE Money Bank dba JCPENNEY CREDIT SERVICES	Dividend paid 100.00% on \$0.31; Claim# 81; Filed: \$0.31; Reference:	7990-000		0.31	6,742.24

Subtotals : \$13,218.25 \$6,476.01

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72973

Case Name: LOPEZ, BONNIE J
LOPEZ, FRANCISCO M

Taxpayer ID #: **-***5961

Period Ending: 07/19/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****13-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/30/10	10119	Capital Recovery III LLC As Assignee of HSBC CARD	Dividend paid 100.00% on \$1.73; Claim# 9I; Filed: \$1.73; Reference: 5408-0100-3183-7434	7990-000		1.73	6,740.51
04/30/10	10120	LOPEZ, BONNIE J	Dividend paid 100.00% on \$6,740.51; Claim# SURPLUS; Filed: \$6,740.51; Reference:	8200-000		6,740.51	0.00

ACCOUNT TOTALS	13,218.25	13,218.25	\$0.00
Less: Bank Transfers	13,218.25	0.00	
Subtotal	0.00	13,218.25	
Less: Payments to Debtors		6,740.51	
NET Receipts / Disbursements	\$0.00	\$6,477.74	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****13-65	13,217.68	0.00	0.00
Checking # ***-*****13-66	0.00	0.00	0.00
MMA # 9200-*****13-65	0.57	0.00	0.00
Checking # 9200-*****13-66	0.00	6,477.74	0.00
	\$13,218.25	\$6,477.74	\$0.00